

Appl. No. : 10/674,801
Filed : September 30, 2003

AMENDMENTS TO THE CLAIMS

Please amend Claims 4, 5, 7-9, 13, 14, 16-19, 22, 28-32, 36, 39, 40, 44, 46-48, 50, 54-57, 59, 61-63, 65, and 74-77 as follows. Claims 6, 15, 20, 21, 23, 25, 35, 37, 38, 45, 52-53, 60, and 66-68 remain as previously pending.

1. (Cancelled)

2. (Cancelled)

3. (Cancelled)

4. (Currently Amended) A method of electronically processing a check ~~at a merchant location, the method comprising:~~

~~scanning the a check received by a merchant at a merchant location to obtain information about the check that facilitates electronic processing of the check wherein the information about the check includes a magnetic ink character recognition (MICR) line imprinted on the check;~~

~~determining whether that the check is a corporate check or a non-corporate check based on the presence or absence of when the MICR line comprises an auxiliary on-us field on the MICR line;~~

~~denoting indicating that the check is the information about the check to allow processing as a corporate check transaction if when the auxiliary on-us field is present; and~~

~~communicating the indication and the information about the check to a check processing service that authorizes or declines the a check transaction associated with the check;~~

~~wherein the information about the check allows the check processing service;~~

~~applies selected corporate rules to the check transaction when the indication indicates that the check is the corporate check;~~

~~notifies the merchant to process the check as a paper check when the check transaction fails the corporate rules;~~

~~performs a risk assessment of the check transaction to authorize or decline the check transaction when the check transaction passes the corporate rules; and~~

~~to-processes~~ the check as a cash concentration disbursement (CCD) transaction via an automated clearing house (ACH) if when the check is ~~a corporate check~~ authorized.

5. (Currently Amended) The method of Claim 4, wherein the check processing service performs ~~a~~ the risk assessment of the check based at least partly on the information about the check to determine whether to authorize or decline the check.

6. (Previously Presented) The method of Claim 4, wherein the processing service determines whether to authorize or decline the check based at least partly on a type of service subscribed by the merchant.

7. (Currently Amended) The method of Claim 6, wherein the check processing service guarantees ~~the check the processing service authorizes or purchases~~ the check from the merchant for checks that the check processing service authorizes thereby assuming a risk associated with the ~~scanned check~~ transaction.

8. (Currently Amended) The method of Claim 4, wherein determining whether the check is ~~a~~ the corporate check ~~or a non corporate check~~ comprises determining whether the auxiliary on-us field is present on the left side of the check's transit field.

9. (Currently Amended) The method of Claim 4, further comprising obtaining an image of at least a portion of the check upon determination that the check is ~~a~~ the corporate check.

10. (Cancelled)

11. (Cancelled)

12. (Cancelled)

13. (Currently Amended) An apparatus for processing a check ~~at a merchant location, the apparatus comprising:~~

a scanning component adapted to scan at least a portion of ~~the~~ a check received by a merchant at a merchant location to obtain information about the check that facilitates electronic processing of the check wherein the scanned portion of the check includes a magnetic ink character recognition (MICR) line imprinted on the check;

a processor configured to determine ~~whether that~~ the paper check is a corporate check ~~or a non-corporate check based on the presence or absence of when the MICR line comprises an auxiliary on-us field on the MICR line,~~ wherein the processor is further configured to ~~denote the information about~~ indicate that the check to allow processing as a the corporate check transaction if when the auxiliary on-us field is present; and

a communication component that facilitates communicating ~~of the indication and~~ the information about the check to a check processing service that authorizes or declines ~~the a check transaction associated with the check;~~

wherein ~~the information about the check allows~~ the check processing service;

applies selected corporate rules to the check transaction when the indication indicates that the check is the corporate check;

notifies the merchant to process the check as a paper check when the check transaction fails the corporate rules;

performs a risk assessment of the check transaction to authorize or decline the check transaction when the check transaction passes the corporate rules; and

~~to processes~~ the check as a cash concentration disbursement (CCD) transaction via an automated clearing house (ACH) ~~if when~~ the check is ~~a corporate check~~ authorized.

14. (Currently Amended) The apparatus of Claim 13, wherein the processing service performs ~~a the~~ risk assessment of the check based at least partly on the information about the check to determine whether to authorize or decline the check.

15. (Original) The apparatus of Claim 14, wherein the processing service determines whether to authorize or decline the check based at least partly on a type of service subscribed by the merchant.

16. (Currently Amended) The apparatus of Claim 15, wherein the check processing service guarantees ~~the check the processing service authorizes or purchases the check from the merchant for checks that the check processing service authorizes~~ thereby assuming a risk associated with the scanned check transaction.

17. (Currently Amended) The apparatus of Claim 13, wherein the processor determines whether the check is a the corporate check ~~or a non-corporate check~~ by determining whether the auxiliary on-us field is present on the left side of the check's transit field.

18. (Currently Amended) The apparatus of Claim 13, wherein the processor further induces obtaining of an image of at least a portion of the check upon determination that the check is a the corporate check.

19. (Currently Amended) A method of processing a check transaction ~~at a merchant location, the method comprising:~~

obtaining information about ~~the a~~ a check transaction to allow at least a portion of subsequent processing of the check transaction to be performed electronically;

determining whether the check transaction is a corporate check transaction or a non-corporate check transaction based on the presence or absence of a field associated with the information about the check transaction;

indicating that denoting the information about the check transaction to allow processing as a the corporate check transaction if when the field is present; and

communicating the indication and the information about the check transaction to a check processing service that authorizes or declines the check transaction;

wherein ~~the information about the check transaction allows the check processing service;~~

applies selected corporate rules to the check transaction when the indication indicates that the check transaction is the corporate check transaction;

notifies a merchant to process the check transaction as a paper check transaction when the check transaction fails the corporate rules;

performs a risk assessment of the check transaction to authorize or decline the check transaction when the check transaction passes the corporate rules; and

~~to process~~ the check as a cash concentration disbursement (CCD) transaction via an automated clearing house (ACH) if when the check transaction is a ~~corporate check~~ authorized.

20. (Original) The method of Claim 19, wherein obtaining information about the check transaction comprises scanning a check.

21. (Original) The method of Claim 20, wherein scanning the check includes reading a magnetic ink character recognition (MICR) line imprinted on the check.

22. (Currently Amended) The method of Claim 21, wherein determining whether the check transaction is a the corporate ~~or non-corporate~~ check transaction comprises determining the presence or absence of an auxiliary on-us field on the MICR line wherein the presence of the auxiliary on-us field is indicative of a the corporate check transaction.

23. (Original) The method of Claim 22, wherein determining the presence or absence of the auxiliary on-us field on the MICR line comprises determining whether the auxiliary on-us field is present on the left side of the check's transit field.

24. (Cancelled)

25. (Previously Presented) The method of Claim 19, wherein the field comprises an auxiliary on-us field on a magnetic ink character recognition (MICR) line associated with the corporate check transaction.

26. (Cancelled)

27. (Cancelled)

28. (Currently Amended) The method of Claim 19, wherein the check processing service performs a the risk assessment of the check transaction based at least partly on the information about the check transaction to determine whether to authorize or decline the check transaction.

29. (Currently Amended) The method of Claim 19, wherein the check processing service determines whether to authorize or decline the check transaction based at least partly on a type of service subscribed by ~~the~~ a merchant.

30. (Currently Amended) The method of Claim 29, wherein the type of service includes the check processing service guaranteeing the check transaction ~~the check processing service~~ authorizes or purchasing the check transaction from the merchant for

checks that the check processing service authorizes thereby assuming a risk associated with the check transaction.

31. (Currently Amended) The method of Claim 19, further comprising obtaining and retaining an image of at least a portion of a check associated with the check transaction upon determination that the check transaction is a the corporate check transaction.

32. (Currently Amended) A method of conducting a financial transaction, comprising:

obtaining information about ~~the~~ a financial transaction to allow at least a portion of subsequent processing of the financial transaction to be performed electronically wherein the information is obtained via an electronic device associated with a merchant involved in the financial transaction, wherein the financial transaction comprises a check transaction;

determining whether the check transaction is a corporate type transaction or a non-corporate type transaction based on the presence or absence of a field associated with the information, wherein determination of whether the financial transaction is a the corporate or a the non-corporate type is performed at the electronic device associated with the merchant;

indicating that the check transaction is denoting the information about the check transaction to allow processing as a the corporate check-type transaction if the field is present; and

communicating the indication and the information about the check transaction to a check processing service that authorizes or declines the check transaction;

applying selected corporate rules to the check transaction when the indication indicates that the check transaction is the corporate type transaction;

notifying the merchant to process the check transaction as a paper check transaction when the check transaction fails the corporate rules;

performing a risk assessment of the check transaction to authorize or decline the check transaction when the check transaction passes the corporate rules; and

~~wherein the information about the check transaction allows the check processing service to processing the corporate check transaction~~ as a cash concentration disbursement (CCD) transaction via an automated clearing house (ACH) when the check transaction is authorized.

33. (Cancelled)

34. (Cancelled)

35. (Previously Presented) The method of Claim 32, wherein obtaining information comprises scanning a check.

36. (Previously Presented) The method of Claim 32, wherein obtaining information comprises capturing information input into a computing device.

37. (Original) The method of Claim 36, wherein the computing device is configured to perform a web based financial transaction.

38. (Previously Presented) The method of Claim 32, wherein obtaining information comprises capturing information input into a telephone during a telephone based financial transaction.

39. (Currently Amended) The method of Claim 32, wherein obtaining information includes reading of a magnetic ink character recognition (MICR) information associated with the check transaction.

40. (Currently Amended) The method of Claim 39, wherein determining whether the check transaction is ~~a the~~ corporate type or ~~a the~~ non-corporate type transaction comprises determining whether the MICR information includes an auxiliary on-us field wherein the presence of the auxiliary on-us field is indicative that the check transaction is ~~a the~~ corporate type transaction.

41. (Cancelled)

42. (Cancelled)

43. (Cancelled)

44. (Currently Amended) The method of Claim 32, wherein the check processing service performs ~~a the~~ risk assessment of the check transaction based at least partly on the information about the check transaction to determine whether to authorize or decline the check transaction.

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45. (Previously Presented) The method of Claim 32, wherein the check processing service determines whether to authorize or decline the check transaction based at least partly on a type of service subscribed by the merchant.

46. (Currently Amended) The method of Claim 45, wherein the type of service includes the check processing service guaranteeing the check transaction ~~the check processing service authorizes or purchasing the check transaction from the merchant for~~ checks that the check processing service authorizes thereby assuming a risk associated with the check transaction.

47. (Currently Amended) The method of Claim 32, further comprising obtaining and retaining an image of at least a portion of a check for financial transactions involving checks upon determination that the financial transaction is ~~a~~ the corporate type.

48. (Currently Amended) An apparatus for conducting a financial transaction, comprising:

an electronic device that obtains information about ~~the~~ a financial transaction wherein the electronic device is configured to capture a field associated with the information and wherein the electronic device is associated with a merchant involved in the financial transaction; and

a processor configured to induce the capture of the field and to detect the presence of the field, wherein the processor determines whether the financial transaction is a corporate type transaction or a non-corporate type transaction based on the presence or absence of the field, and the processor provides an indication that the financial transaction is the corporate type transaction when the field is present, wherein the financial transaction comprises a check transaction and wherein ~~the information about the check transaction allows the~~ a check processing service ~~to~~;

applies selected corporate rules to the check transaction when the indication indicates that the check transaction is the corporate type transaction;

notifies a merchant to process the check transaction as a paper check transaction when the check transaction fails the corporate rules;

performs a risk assessment of the check transaction to authorize or decline the check transaction when the check transaction passes the corporate rules; and

processes the corporate-check transaction as a cash concentration disbursement (CCD) transaction via an automated clearing house (ACH) when the check transaction is authorized.

49. (Cancelled)

50. (Currently Amended) The apparatus of Claim 48, wherein the electronic device comprises a check scanner adapted to capture at least a portion of ~~the~~ a check the check scanner scans.

51. (Previously Presented) The apparatus of Claim 48, wherein the electronic device comprises a computing device configured to capture the information about the check transaction.

52. (Original) The apparatus of Claim 51, wherein the computing device is configured to perform a web based financial transaction.

53. (Previously Presented) The apparatus of Claim 48, wherein the electronic device comprises a telephone based device adapted to allow a telephone based financial transaction.

54. (Currently Amended) The apparatus of Claim 48, wherein the information about the financial transaction obtained by the electronic device includes ~~a~~ magnetic ink character recognition (MICR) information associated with the check transaction.

55. (Currently Amended) The apparatus of Claim 54, wherein the processor determines whether the check transaction is a corporate type or a non-corporate type transaction by determining whether the MICR information includes an auxiliary on-us field wherein the presence of the auxiliary on-us field is indicative that the check transaction is ~~a~~ the corporate type transaction.

56. (Currently Amended) The apparatus of Claim 48, wherein the processor denotes the information about the check transaction in a manner that allows processing of the check transaction as ~~a~~ the corporate check transaction if the field is present.

57. (Currently Amended) The apparatus of Claim 48, further comprising a communication component configured to communicate the information about the check

transaction to a ~~the~~ check processing service that authorizes or declines the check transaction.

58. (Cancelled)

59. (Currently Amended) The apparatus of Claim 48, wherein the check processing service performs a ~~the~~ risk assessment of the check transaction based at least partly on the information about the check transaction to determine whether to authorize or decline the check transaction.

60. (Previously Presented) The apparatus of Claim 48, wherein the check processing service determines whether to authorize or decline the check transaction based at least partly on a type of service subscribed by the merchant.

61. (Currently Amended) The apparatus of Claim 60, wherein the type of service includes the check processing service guaranteeing the check transaction ~~the check processing service authorizes or purchasing the check transaction from the merchant~~ for checks that the check processing service authorizes thereby assuming a risk associated with the check transaction.

62. (Currently Amended) The ~~system~~ apparatus of Claim 48, wherein the processor obtains an image of at least a portion of a check for financial transactions involving checks upon determination that the financial transaction is a ~~the~~ corporate type.

63. (Currently Amended) An apparatus for conducting a financial transaction, comprising:

~~a first means for obtaining information about the financial transaction by an electronic device wherein the first means comprises obtaining information about a check transaction and wherein the first means includes reading of a magnetic ink character recognition (MICR) information~~ from a check associated with ~~the a~~ check transaction;

~~a second means for determining whether th~~at the check financial transaction is a corporate type transaction ~~or a non-corporate type transaction based on at least a portion of the information about the financial transaction, wherein the second means comprises determining whether~~when the MICR information includes an auxiliary on-us field ~~wherein the presence of the auxiliary on-us field is indicative that the check transaction is a corporate type~~

transaction;

~~wherein the second means~~ for indicating that the check transaction is the corporate type transaction when ~~further comprises denoting the information about the check transaction to allow processing as a corporate check transaction if the auxiliary on-us field is present; and~~

~~a third means~~ for communicating the indication and the information about the check transaction to a check processing service that authorizes or declines the check transaction, wherein the information about the check transaction allows the check processing service comprising:

means for applying selected corporate rules to the check transaction when the indication indicates that the check is a corporate check;

means for notifying a merchant to process the check as a paper check when the check transaction fails the corporate rules;

means for performing a risk assessment of the check transaction to authorize or decline the check transaction when the check transaction passes the corporate rules; and

~~to~~ means for processing the corporate-check transaction as a cash concentration disbursement (CCD) transaction via an automated clearing house (ACH) when the check transaction is authorized.

64. (Cancelled)

65. (Currently Amended) The apparatus of Claim 63, wherein the information about the check transaction is obtained by scanning ~~a~~ the check.

66. (Previously Presented) The apparatus of Claim 63, wherein the information about the check transaction is obtained by a computing device.

67. (Original) The apparatus of Claim 66, wherein the computing device is configured to perform a web based financial transaction.

68. (Previously Presented) The apparatus of Claim 63, wherein the information about the check transaction is obtained by a telephone based device adapted to perform a telephone based financial transaction.

69. (Cancelled)

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70. (Cancelled)

71. (Cancelled)

72. (Cancelled)

73. (Cancelled)

74. (Currently Amended) The apparatus of Claim 63, wherein the check processing service performs a the risk assessment of the check based at least partly on the information about the check transaction to determine whether to authorize or decline the check.

75. (Currently Amended) The apparatus of Claim 63, wherein the check processing service determines whether to authorize or decline the check transaction based at least partly on a type of service subscribed by ~~the~~ a merchant.

76. (Currently Amended) The apparatus of Claim 75, wherein the type of service includes the check processing service guaranteeing the check transaction ~~the check processing service authorizes~~ or purchasing the check transaction from the merchant for checks that the check processing service authorizes thereby assuming a risk associated with the check transaction.

77. (Currently Amended) The ~~system~~ apparatus of Claim 63, wherein the ~~second means~~ for determining further comprises obtaining an image of at least a portion of a check for financial transactions involving checks upon determination that the financial transaction is a the corporate type.